

Bonus Declaration under With Profit Business: 2022-23

1. Bonus Rates for Unitized with Profit Business (applicable w.e.f. 1st October 2023 to 30th September 2024)

Regular Bonus Rate		Unitized With Profit Products - Life	Unitized With Profit Products - Pension
		11.50% p.a.	10.50% p.a.
Final Additional (Terminal) Bonus Rate for units created year	2002	113%	NA
	2003	83%	72%
	2004	73%	63%
	2005	62%	53%
	2006	56%	47%
	2007	48%	40%
	2008	43%	36%
	2009	36%	30%
	2010	32%	27%
	2011	27%	23%
	2012	20%	17%
	2013	11%	14%
	2014	9%	7%
	2015	5%	5%
	2016	2%	2%
	2017	1%	1%
	2018	0%	0%
	2019	0%	0%
	2020	0%	0%
	2021	0%	0%
	2022	0%	0%

An additional Special Reversionary Bonus (SRB) of 10% p.a. has been declared under UWP (Life) and UWP (Pension) Lines of Business. As a result, the total reversionary bonus would be 21.50% p.a. (11.50% p.a. + 10.00% p.a.) for Life and 20.50% p.a. (10.50% p.a. + 10.00% p.a.) for Pension Line of Business.

For UWP business, all the policies (in-force and paid-up) will be eligible for the declared bonuses.

2. Bonus Rates for Traditional with Profit Products (Applicable w.e.f 1st April 2023 to 31st March 2024)

Product Line	Regular Bonus Rate	Final Additional (Terminal) Bonus Rate	
Aviva Money Back Plan	INR 45 per 1000 Sum Assured	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)
		6	170
		7	185
		8	200
		9	215
		10	230
		11	245
		12	260
		13	275
		14	290
		15	305
		16	320
Aviva Secure Pension Plan	INR 35 per 1000 Sum Assured	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)
		6	120
		7	120
		8	140
		9	140
		10	160
		11	160
		12	180
		13	180
		14	200
		15	200
		16	220

Aviva Dhan Nirman	Policy Term	Regular Bonus Rate (per 1000 Sum Assured)	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)
	18 Years	42.5	6	50
	21 Years	45.0	7	50
	25 Years	45.0	8	50
	30 Years	47.5	9	50
			10	50
			11	50
Apart from above, for policies terminating by surrender or death in FY 2023-24, an additional terminal bonus of 50 per 1000 Sum Assured/Paid-up Sum Assured (as applicable) shall also be payable.				
Aviva Dhan Vriddhi Plus	Premium Payment Term	Regular Bonus Rate (per 1000 Sum Assured)	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)
	5 Years	33.0	6	60
	7 Years	37.0	7	60
	11 Years	41.5	8	60
			9	60

Terminal bonus rates for Aviva Money Back Plan, Aviva Secure Pension Plan and Aviva Dhan Nirman are applicable for policies exiting on account of death, maturity or surrender. Policies exiting from both in-force and paid-up status will be eligible for terminal bonus.

Terminal bonus will only be paid on exit from policy year 6 and higher. No Terminal bonus is payable on exit during the first 5 policy years. In respect of Aviva Dhan Nirman product, an additional terminal bonus of 50 per 1000 Sum Assured/Paid-up Sum Assured (as applicable) shall also be payable for policies terminating by surrender or death in FY 2023-24.